

<i>SERFF Tracking Number:</i>	<i>EVST-125725339</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Everest National Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AR-CP-20024390</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Commercial Property</i>		
<i>Project Name/Number:</i>	<i>Coverage Enhancement/AR-CP-2002</i>		

Filing at a Glance

Company: Everest National Insurance Company

Product Name: Commercial Property

TOI: 01.0 Property

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Filing Type: Rate/Rule

SERFF Tr Num: EVST-125725339

SERFF Status: Closed

Co Tr Num: AR-CP-20024390

Co Status:

Author: Vanessa King

Date Submitted: 07/09/2008

State: Arkansas

State Tr Num: EFT \$100

State Status: Fees verified and received

Reviewer(s): Betty Montesi,
Llyweyia Rawlins

Disposition Date: 07/09/2008

Disposition Status: Exempt from Review

Effective Date Requested (New): 09/01/2008

Effective Date Requested (Renewal): 09/01/2008

Effective Date (New): 09/01/2008

Effective Date (Renewal):
09/01/2008

State Filing Description:

General Information

Project Name: Coverage Enhancement

Project Number: AR-CP-2002

Reference Organization:

Reference Title:

Filing Status Changed: 07/09/2008

State Status Changed: 07/09/2008

Corresponding Filing Tracking Number:

Filing Description:

Everest National Insurance Company will introduce rating associated with three new proprietary endorsements applicable to policies written under the Commercial Property Coverage Part.

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

SERFF Tracking Number: EVST-125725339 State: Arkansas
Filing Company: Everest National Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-CP-20024390
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Commercial Property
Project Name/Number: Coverage Enhancement/AR-CP-2002

Company and Contact

Filing Contact Information

Vanessa King, Manager, Filing and Regulation vanessa.king@evereststre.com
P.O. Box 830 (908) 604-3267 [Phone]
Liberty Corner, NJ 07938-0830 (908) 604-3546[FAX]

Filing Company Information

Everest National Insurance Company CoCode: 10120 State of Domicile: Delaware
477 Martinsville Road Group Code: 1120 Company Type:
P.O. Box 830
Liberty Corner, NJ 07938-0830 Group Name: Everest Re Group, State ID Number:
Ltd.
(908) 604-3000 ext. [Phone] FEIN Number: 22-2660372

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Everest National Insurance Company	\$100.00	07/09/2008	21314702

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	07/09/2008	07/09/2008

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Disposition

Disposition Date: 07/09/2008

Effective Date (New): 09/01/2008

Effective Date (Renewal): 09/01/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Everest National Insurance Company	0.000%	\$0	5	\$118,776	0.000%	0.000%	0.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Supporting Docs	Accepted for Informational Purposes	Yes
Rate	Company Exception Pages	Accepted for Informational Purposes	Yes

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State: Arkansas
State Tracking Number: EFT \$100
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision:
Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Everest National Insurance Company	0.000%	0.000%	\$0	5	\$118,776	0.000%	0.000%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Company Exception Pages	CEP-CP-AR-6	New	CEP-CP-AR-6.pdf

COMPANY EXCEPTION PAGES**Everest National Insurance Company****Arkansas (04)****Commercial Lines Manual****Division Five – Fire and Allied Lines****CEP-AR-CP-6**
[\(return to index\)](#)**Commercial Property Coverage Extension Endorsements****(09/08)****A. Description of Coverage**

The following optional endorsements extend the coverage provided under ISO's Building And Personal Property Coverage Form CP 0010 and Causes Of Loss – Special Form CP 1030:

Commercial Property Coverage Extension (Basic Form) – ECP 04 524**Commercial Property Coverage Extension (Broad Form) – ECP 04 544****Commercial Property Coverage Extension (Deluxe Form) – ECP 04 558**

The Commercial Property Coverage Extension endorsements are applicable only to those premises described in the Declarations where the Causes of Loss – Special Form applies.

B. Levels of Coverage

Three levels of coverage are available, as described in the table below:

COVERAGE	LIMITS		
	ECP 04 524 Basic Form	ECP 04 544 Broad Form	ECP 04 558 Deluxe Form
Debris Removal	25,000	25,000	25,000
Fire Department Service Charge	20,000	25,000	25,000
Outdoor Property	5,000	15,000	10,000
Personal Effects	5,000	7,500	10,000
Pollutant Clean Up And Removal	25,000	50,000	25,000
Property Off-Premises	25,000	50,000	25,000
Property In Transit	2,000	5,000	5,000
Valuable Papers And Records	10,000	25,000	25,000
Newly Acquired/Constructed Property:			
Building	1,000,000	1,000,000	1,000,000
Business Personal Property	100,000	250,000	250,000
Accounts Receivable	20,000	25,000	25,000
Computer Systems	10,000	25,000	10,000
Exhibition	5,000	10,000	10,000
Fine Arts	10,000	25,000	25,000
Fire Extinguisher Systems Expense	2,500	5,000	5,000
Forgery Or Alteration	1,000	2,500	2,500
Money And Securities	5,000	10,000	5,000
Money Orders And Counterfeit Money	1,000	2,500	2,500
Outdoor Signs	2,500	10,000	5,000
Reward Payment	5,000	5,000	5,000
Ordinance Or Law:	- No Coverage -	- No Coverage -	
Undamaged Portion Of The Building			250,000
Demolition Cost			25,000
Increased Cost Of Construction			25,000

COMPANY EXCEPTION PAGES

Everest National Insurance Company

Arkansas (04)

Commercial Lines Manual

Division Five – Fire and Allied Lines

C. Forms and Premium Charges

Attach one of the following endorsements to provide the level of coverage desired:

1. Commercial Property Coverage Extension (Basic Form) – ECP 04 524

Attach ECP 04 524 to provide the additional and extended coverages and limits available under the Basic Form option.

The additional premium for the Basic Form is calculated as a flat charge of \$185 per policy. This rate is not subject to further modification.

2. Commercial Property Coverage Extension (Broad Form) – ECP 04 544

Attach ECP 04 544 to provide the additional and extended coverages and limits available under the Broad Form option.

The additional premium for the Broad Form is calculated as a flat charge of \$405 per policy. This rate is not subject to further modification.

3. Commercial Property Coverage Extension (Deluxe Form) – ECP 04 558

Attach ECP 04 558 to provide the additional and extended coverages and limits available under the Deluxe Form option. ECP 04 558 also provides coverage for Ordinance Or Law, which is not available under the Basic or Broad Form endorsements.

The additional premium for the Deluxe Form is calculated as a flat charge of \$430 per policy. This rate is not subject to further modification.